

**Information to identify the case:**

Debtor 1	<u>Amanda A. Bornhardt</u>	Social Security number or ITIN	xxx-xx-7299
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-29384-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amanda A. Bornhardt  
aka Amanda A. Nesci

12/29/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Amanda A. Bornhardt  
 Debtor

Case No. 17-29384-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db	+Amanda A. Bornhardt, 4 Transom Lane, Barnegat, NJ 08005-1658
cr	+JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517084423	+Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
517084426	+Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
517084432	+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
517084433	+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517084434	+Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517084435	+Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517084440	+MSC CLaim Services, Inc., 123 Frost Street Suite 202, Westbury, NY 11590-5027
517084441	+Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517084448	+Victoria Rose Emanuele, Esquire, 1 Airport Rd, PO Box 2043, Lakewood, NJ 08701-8043
517084449	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QTJORR.COM Dec 29 2017 22:38:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517084427	+EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
517084428	+EDI: CHASE.COM Dec 29 2017 22:38:00 Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517084429	+EDI: CHASE.COM Dec 29 2017 22:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517084431	+EDI: CHASE.COM Dec 29 2017 22:38:00 Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278
517084436	+EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517084437	+EDI: DISCOVER.COM Dec 29 2017 22:38:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517084438	+EDI: CBSKOHL.COM Dec 29 2017 22:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517084439	E-mail/Text: camanagement@mtb.com Dec 29 2017 22:59:26 M & T Bank, Po Box 844, Buffalo, NY 14240
517084442	+EDI: RMSC.COM Dec 29 2017 22:38:00 Synccb/Toys R Us, Po Box 965064, Orlando, FL 32896-5064
517084443	+EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517084444	+EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517084445	+EDI: WTRNBANK.COM Dec 29 2017 22:38:00 Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517084447	EDI: USBANKARS.COM Dec 29 2017 22:38:00 US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
517084446	+EDI: USBANKARS.COM Dec 29 2017 22:38:00 US Bank/Gymboree, PO Box 790408, Saint Louis, MO 63179-0408

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517084425*	+Arthur Bornhardt, 3 Stern Court, Barnegat, NJ 08005-1625
517084430*	+Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517084424	##+Arthur Bornhardt, 3 Stern Court, Barnegat, NJ 08005-1625

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Dec 29, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Christopher G. Cassie on behalf of Debtor Amanda A. Bornhardt ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com

Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5